

Critical Illness Definitions

Critical Illness is a lump sum payment if the insured person suffers any one of these critical illnesses or conditions for the first time:

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| advanced dementia (including Alzheimer's disease) | coma |
| angioplasty | deafness |
| aortic surgery | heart attack |
| aplastic anaemia | heart valve surgery |
| benign tumour of the brain or spinal cord | loss of independent existence |
| blindness | major burns |
| bypass surgery | major organ transplant surgery |
| cancer | motor neurone disease |
| cardiomyopathy | multiple sclerosis |
| chronic kidney disease | muscular dystrophy |
| chronic liver disease | Parkinson's disease |
| chronic lung disease | stroke |



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<p>advanced dementia (including Alzheimer's disease)</p>	<p>The unequivocal diagnosis of Alzheimer's disease or dementia which must confirm permanent irreversible failure of brain function resulting in significant cognitive impairment for which no other cause has been identified. Significant cognitive impairment means a deterioration or loss of intellectual capacity that results in a requirement for a permanent supervision by a third party or be permanently unable to carry out two (2) or more activities of daily living* without the assistance of another adult person. <i>*Refer to definitions of activities of daily living.</i></p>
<p>angioplasty</p>	<p>The actual undergoing of coronary artery angioplasty that is considered medically necessary to correct or treat a narrowing or blockage of three (3) or more coronary arteries within the same procedure.</p>
<p>aortic surgery</p>	<p>The actual undergoing of surgery to repair or correct:</p> <ul style="list-style-type: none"> • An aortic aneurysm; or • An obstruction of the aorta; or • A coarctation of the aorta; or • A traumatic rupture of the aorta. <p>For the purposes of this definition, the branches of the aorta are specifically excluded.</p>
<p>aplastic anaemia</p>	<p>Bone marrow failure that: Results in anaemia, neutropaenia and thrombocytopenia; and Requires treatment with at least one (1) of the following:</p> <ul style="list-style-type: none"> • Blood product transfusion; or • Marrow stimulating agents; or • Immunosuppressive agents; or • Bone marrow transplantation.
<p>benign tumour of the brain or spinal cord</p>	<p>A non cancerous tumour in the brain or spinal cord that results to increased intracranial pressure such as papilloedema, mental symptoms, seizures, sensory impairment which:</p> <ul style="list-style-type: none"> • Results in neurological damage and functional impairment which an appropriate medical specialist considers to be permanent; or • Requires to be removed through surgery. <p>This excludes cysts, granulomas, cholesteatomas, malformations in or of the arteries of the brain, haematomas, and tumours on the pituitary gland. The underlying tumour must be confirmed by imaging studies such as CT Scan or MRI.</p>

blindness	<p>The total and irreversible loss of sight in both eyes, whether aided or unaided to the extent that:</p> <ul style="list-style-type: none"> • Visual acuity is less than 6/60 in both eyes after correction; or • Field of vision is reduced to 10 degrees or less of arc; or • A combination of visual defects resulting in the same degree of visual impairment • as either blindness definition above.
bypass surgery	<p>Open heart bypass surgery is the surgery required to treat coronary artery disease, where arteries from elsewhere in the body are grafted to the heart's arteries to improve the blood flow to the heart muscle.</p>
cancer	<p>Cancer is a disease characterised by the uncontrolled growth of malignant cells that are able to spread through the body via lymph or blood and destroy tissue. Cancer typically invades organs such as lungs, breast, prostate, bowel, liver, kidney, brain, bone, colon, spleen, cervix, testes and vagina and also presents as leukaemia, Hodgkin's lymphoma, non-Hodgkin's lymphoma and malignant melanoma. You're covered if the insured person suffers from cancer requiring major intervention such as chemotherapy, radiotherapy or surgery. Your cover does not extend to these less invasive forms of cancer:</p> <ul style="list-style-type: none"> • Carcinoma in situ, being early stage cancer where there is no invasion of surrounding tissue • Skin cancer or melanoma that is only Clark level 1 or 2 or less than 1.5mm thick • Prostate tumours equal to or less than a Gleason class 6 or a TNM class T1 • Cervical dysplasia, which is the growth of pre-malignant cells on the surface of the cervix • Chronic Lymphoid Leukaemia less than RAI stage 3.
cardiomyopathy	<p>The impaired ventricular function of variable aetiology resulting in permanent and irreversible physical impairments to the degree of at least Class 3 of the New York Heart Association classification of cardiac impairment. Cardiomyopathy directly related to alcohol abuse is excluded.</p>
deafness	<p>The total and irreversible loss of hearing in both ears, both natural and assisted as a result of disease or injury.</p>
chronic kidney disease	<p>End stage renal failure presenting as chronic irreversible failure at both kidneys to function, which requires permanent renal dialysis or renal transplantation.</p>
chronic liver disease	<p>End stage liver failure with permanent jaundice, ascites or hepatic encephalopathy. Liver disease caused by alcohol or drug abuse is specifically excluded.</p>
chronic lung disease	<p>End stage respiratory failure requiring permanent oxygen therapy and with a FEV 1 result of less than one (1) litre.</p>
loss of independent existence	<p>The total and permanent inability to perform without assistance at least two (2) of the activities of daily living*. *Refer to definitions of activities of daily living.</p>
motor neurone disease	<p>The unequivocal diagnosis of motor neurone disease by an appropriate consultant neurologist and confirmed by neurological investigations. Motor neurone disease caused by drug and alcohol abuse is specifically excluded.</p>
muscular dystrophy	<p>The unequivocal diagnosis of muscular dystrophy by an appropriate consultant neurologist. Muscular dystrophy caused by drug and alcohol abuse is specifically excluded.</p>
major organ transplant surgery	<p>The life assured has undergone or has been placed on the organ transplant waiting list in New Zealand or Australia for a transplant from a human donor of one (1) or more of the following complete organs:</p> <ul style="list-style-type: none"> • Kidney; or • Liver; or • Heart; or • Lung; or • Pancreas; or • Small bowel; or • Bone marrow.
multiple sclerosis	<p>The unequivocal diagnosis of multiple sclerosis by an appropriate medical specialist resulting in:</p> <ul style="list-style-type: none"> • The permanent inability to perform without assistance at least one (1) of the Activities of Daily Living*; or

	<ul style="list-style-type: none"> • A restriction of at least 7.5 under the expanded disability status score (EDSS). <p><i>*Refer to definitions of activities of daily living.</i></p>
Parkinson's disease	<p>The unequivocal diagnosis of idiopathic Parkinson's disease by an appropriate consultant neurologist where the condition cannot be controlled by medication and is characterised by the clinical manifestation of one (1) or more of the following:</p> <ul style="list-style-type: none"> • Rigidity; or • Tremor; or • Akinesia. <p>All other types of Parkinsonism are excluded.</p>
major burns	<p>Means full thickness burns to at least:</p> <ul style="list-style-type: none"> • 20% of the body surface area as measured by The Rule of Nines or the Lund & Browder Body Surface Chart; or • 100% of the face requiring surgical debridement and/or grafting; or • 100% of both hands requiring surgical debridement and/or grafting.
heart attack	<p>A heart attack is the death of the heart muscle due to a sudden lack of adequate blood supply to that area, where the following metrics are confirmed:</p> <ul style="list-style-type: none"> • There are new confirmatory ECG changes at the time of the heart attack; and • There are diagnostic changes in relevant enzymes in the days following the heart attack. <p>If a heart attack cannot be confirmed using the above metrics, we'll consider a claim based on evidence that the attack has reduced the 'Ejection Fraction' (the volume of blood pumped out of the heart chamber with each heartbeat) by at least 50%, measured 90 or more days after the attack.</p>
heart valve surgery	<p>The undergoing of surgery to replace or repair heart valves as a consequence of heart valve defects or abnormalities.</p> <p>This does not include angioplasty, intra-arterial procedures or non-surgical techniques.</p>
stroke	<p>A stroke is the rapid loss of brain function caused by a lack of blood flow to the brain as a result of blood vessel blockage or haemorrhage (blood loss).</p> <p>You're covered if the insured person has suffered a stroke, where neurological symptoms have persisted for more than 24 hours and where there is resulting brain tissue damage clearly evidenced by MRI, PET, Angiogram, CT Scan or other relevant diagnostic technique.</p> <p>Your cover does not extend to these less severe, non-permanent or reversible disturbances of brain function:</p> <ul style="list-style-type: none"> • transient ischemic attack, sometimes called a 'mini stroke', caused by a disturbance of blood supply to part of the brain • motor or sensory disorders including for example loss of sensation, impaired speech or vision, paralysis, tremor or muscle weakness • migraine or headaches <p>Your cover also does not extend to brain tissue damage or disturbances in brain function caused by a head injury.</p>
coma	<p>A state of unconsciousness with no reaction to stimuli or internal needs, persisting continuously for at least 72 hours and requiring the use of continuous mechanical ventilation.</p> <p>Excluded from this definition is coma induced medically or coma caused by alcohol or drug abuse.</p>
Definitions of activity of daily living *	<p>An "activity of daily living" means the ability to:</p> <ul style="list-style-type: none"> • move to, from, and within a bed, chair or wheelchair; or move from place to place by walking, using a wheelchair or with the help of a walking aid; or • dress and undress (including grooming and fitting with artificial limbs); or • bathe and shower; or • eat and drink; or • use a toilet for normal personal hygiene.